

eCOMMERCE TUITION CREDITING**Background of the Disclosure**

The present invention relates to the electronic business or eBusiness arts. Particularly, it deals with using eCommerce as a medium for tuition crediting and will be described with particular reference thereto. However it is to be understood that the present invention is also applicable to other areas of commission crediting and is not
5 limited to the aforementioned tuition crediting use of electronic commerce.

In recent years, the Internet has become a convenient medium through which many aspects of business are conducted. In the year 2003 over \$100 billion will be spent in the United States on retail merchandise purchased over the Internet. Internet retail holds advantages for all parties involved. For the retailer, the Internet
10 provides a widely available, low-overhead forum in which to advertise and sell. For the consumer, it provides the convenience of shopping from one's own home.

Internet retailers find that, all else being equal, profit margins are 5% to 15% higher for Internet sales than for conventional sales. Retailers can use this added revenue for advertising of their product. Such advertising over the Internet may come
15 in many varieties, such as pop-up windows, advertisements from Internet service providers, incentives, and others.

With particular reference to incentive type advertisements, the retailer provides some sort of incentive to the consumer for choosing their product over another product. One such incentive includes commissions, that is, a percentage of the product
20 price, given to certain organizations. A consumer who favors an organization might be more inclined to purchase a product if a percentage of the purchase price is going to fund an organization of their choice.

Each year the cost of living increases and along with it, the price of private schooling. Middle income families who desire a high quality education for their children
25 may find it difficult to afford private schooling, (which can range from grade school to college) needing to take out loans or seek other financial assistance.

The present invention provides a new and improved method that overcomes the above referenced problems and others.

Brief description of the Invention

Thus, in accordance with one aspect of the present invention, a method of conducting a business transaction over the Internet is provided. A product is offered for sale over the Internet and purchased. Some of the funds are forwarded to a
5 institution. Credit is applied to accounts of enrollees enrolled at the institution.

In accordance with another aspect of the present invention, a method of enabling a business transaction is provided. A consumer is provided with access to an on-line retail agency, the consumer being associated with a student of an educational institution. Funds are exchanged, and a portion of the funds are received from the retail
10 agency. At least a portion of the funds are credited to the account of a student.

In accordance with another aspect of the present invention, a method of providing tuition reimbursement for a school is provided. The school associates with a website that provides access for consumers to on-line vendors. Families are encouraged to participate in a profit sharing program. Funds are received from the
15 website when supporters of the families make purchases from the vendors. Some of the funds are credited to the accounts of students associated with the consumers.

Brief Description of the Drawings

The invention may take form in various components and arrangements of components, and in various steps and arrangements of steps. The drawings are only
20 for purposes of illustrating a preferred embodiment and are not to be construed as limiting the invention.

FIGURE 1 is a flowchart illustrating basic steps of a tuition crediting process.

FIGURE 2 is a flowchart illustrating supporter access to an on-line vendor
25 and subsequent tuition reimbursement.

Detailed Description of the Preferred Embodiment

Referring now to the drawings wherein the FIGURES are for purposes of illustrating a preferred embodiment of the invention only and not for purposes of limiting same, a tuition crediting system is disclosed.

30 In the preferred embodiment, with reference to FIG. 1, a proprietary

website **10**, run by a manager (termed OneCause herein) initiates recruitment of schools **12** or educational institutions, ranging from pre-kindergarten and day care facilities and grade schools to colleges, to participate in the tuition crediting program. It is to be understood, however, that any institution that serves individuals can be benefitted by the present invention. Through a marketing campaign **14**, schools **12** receive an invitation to join the tuition crediting program. The invitation directs the school **12** to the website **10**, and includes brief instructions for setting up a school account. A school representative, that is, a school administrator, enters a special user ID and password, as instructed by the invitation.

This action takes the school administrator to an administration sheet, where the administrator submits his name, the address of the school, and other information. Upon completion of registration, the administrator is presented with a page including options for his account. Typically, an account administrator does not have more than one account to maintain, but in some instances, it might be necessary for the same administrator to administer to a plurality of accounts and the administrator status can be upgraded to include control of multiple accounts.

When a school representative responds to the website **10** in the affirmative, he will be given instructions on how to build a portal for his specific school **12**. The administrator is forwarded to a build portal form. The portal that the administrator builds is similar to all other portals on the website **10** with the exception that it is easily identified as being associated with the school of the administrator. Once the administrator completes the portal for his school **12**, then he receives an e-mail confirmation with attachments outlining a process for inviting families **16** of students of the school **12** to participate in the tuition crediting program.

From the administrator, families **16** receive invitations for joining the tuition crediting program. The families **16** are directed to the school's portal. They are then forwarded to a family registration page. In the process of setting up the family page, the family **16** needs to input a school ID number, as given by the school administrator, to associate the family **16** with their school **12**. Upon completion of the log in page, the family **16** is assigned a unique URL family portal. Additionally, the family **16** receives a confirmation e-mail from the website instructing the family how to contact supporters

18. Supporters **18** are typically friends and extended family of the family **16**, who find gratification in the support of the student of the family **16**.

Solicitations from the family **16** contain instructions to the supporters **18** on how to access the family's portal. Supporters **18** go to the family's portal **10** when they wish to purchase products or services via the Internet. This associates the activities of the supporter **18** with the family **16** identified by the entered family ID. The supporter **18** can then access retailers' websites that have an agreement with the website **10**. A preset percentage of the price of each item or service purchased by the supporter **18** on the website **10**, from any retailer listed on the website, is given to the website **10**. The website **10** then gives that sum, minus administrative expenses and the like, to the school **12** in the name of the family **16** with whom the supporter **18** is associated. The school **12** applies the funds towards the tuition of the student of the family **16**. Thus, the supporter **18** purchases merchandise for personal use, and reduces the financial burden of the family **16** in paying for the education of a child at the school in the process. It is to be understood that the supporter **18** can choose between a plurality of families **16**, for instance choosing one family code for a certain purchase, and another for additional purchases. In an example of a grandparent with multiple children, each child having their own families, the grandparent might want to spread purchases out over the families of their children.

The supporter **18** has a choice to patronize any of a plurality of retailers, all of which have individual agreements as to the extent of commission that will be paid to the website **10**, the commissions being posted adjacent the retailer's site link. Supporters **18** also have the opportunity to e-mail a friend. Preferably, the website **10** sends an e-mail to the indicated friend with a link to the family portal of the family **16** with which the supporter **18** was associated when she initiated the e-mail.

The school is provided with a reporting mechanism which allows them to credit the participating families in a batch manner. The report will tightly integrate with all tuition management services and most tuition management software programs generally available.

With reference to FIG. 2, after the school portal has been established and families have solicited supporters, a supporter starts a transaction **20** by accessing the Internet in a well known fashion. The supporter accesses an on-line vendor through the

OneCause website **22**, and directions are provided to the supporter on how to associate with the family whom they support. The supporter makes a purchase from the on-line vendor and pays the vendor **24**. As per a pre-determined agreement, the vendor forwards a portion of the payment to OneCause **26**. OneCause then provides the school whose portal was accessed by the supporter with a portion of the payment **28**. The school then credits the account of the family with whom the supporter is associated with a portion of the payment **30**. After the family's account is credited, the current transaction ends **32**.

While FIG. 2 describes an individual transaction, it is to be understood that each payment from OneCause to the school need not be on an individual basis. OneCause can make one or more bulk payments to the school (e.g. quarterly, annually, etc.) concurrently with a transaction synopsis to facilitate distribution to multiple students' accounts at one time.

Thus, in accordance with one aspect of the present invention, a method of conducting a business transaction is provided. A product or service is provided in exchange for financial compensation over the Internet. A percentage of the financial compensation is provided to a third party learning institution. The portion of the financial compensation is applied to a tuition of a student of the learning institution.

In accordance with another aspect of the present invention, a method of enabling a business transaction is provided. A consumer is provided with access to an on-line retail agency, the consumer being associated with a student of an educational institution. A percentage of funds from the business transaction is received from the retail agency. A tuition account of the student is credited with a percentage of the funds provided by the retail agency.

The invention has been described with reference to a preferred embodiment. Modifications and alterations will occur to others upon a reading and understanding of the preceding detailed description. It is intended that the invention be construed as including all such modifications and alterations insofar as they come within the scope of the appended claims or the equivalents thereof.